

B18 (Official Form 18) (12/07)

**United States Bankruptcy Court**

Northern District of Illinois

Case No. 14-83578

Chapter 7

In re: Debtor (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Paul R Dulberg  
4606 Hayden Court  
McHenry, IL 60051-7918

Social Security / Individual Taxpayer ID No.:

xxx-xx-4001

Employer Tax ID / Other nos.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: March 3, 2015

Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

**EXPLANATION OF BANKRUPTCY DISCHARGE  
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

**Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

**Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

**Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Paul R Dulberg  
Debtor

Case No. 14-83578-TML  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-3

User: admin  
Form ID: b18

Page 1 of 1  
Total Noticed: 21

Date Rcvd: Mar 03, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2015.

- db Paul R Dulberg, 4606 Hayden Court, McHenry, IL 60051-7918
- 22679060 Alexian Brothers Medical Group, PO Box 5588, Belfast, ME 04915-5500
- 22679061 Associated Neurology SC, 1900 Hollister Drive, Suite 250, Libertyville, IL 60048-5249
- 22679064 Cabelas Visa Center, World's Foremost Bank, PO Box 82609, Lincoln, NE 68501-2609
- 22679068 +Dynamic Hand Therapy & Rehab, 498 S. US Highway 12, Suite C, Fox Lake, IL 60020-1908
- 22679069 +Hand Surgery Associates, SC, Dr. Sagerman / Dr. Biafora, 515 W. Algonquin Road, Arlington Heights, IL 60005-4405
- 22679070 +McHenry Radiologists & Imaging, PO Box 220, McHenry, IL 60051-0220
- 22679071 +MidAmerica Hand to Shoulder Clinic, Dr. Talerico, 75 Remittance Drive, Suite 6035, Chicago, IL 60675-6035
- 22679073 +Northern Illinois Medical Center, 4201 Medical Center Drive, McHenry, IL 60050-8499
- 22679074 +Northwest Community Hospital, 25709 Network Place, Chicago, IL 60673-1257
- 22679075 Northwest Suburban Anesthesiologis, 8163 Solutions Center, Chicago, IL 60677-8001
- 22679076 Oak Trust Credit Union, 1 South 450 Summit Avenue, Oakbrook Terrace, IL 60181
- 22679078 +Open Advanced MRI of Round Lake, Medchex, PO Box 502, Katonah, NY 10536-0502
- 22679079 +Walgreens, 3925 W. Elm Street, McHenry, IL 60050-4361
- 22679080 +Walmart Pharmacy, 3801 Running Brook Farms Boulevard, Johnsburg, IL 60051-5425
- 22679081 +Worlds Foremost Bank NA, 4800 NW 1st Street, Suite 300, Lincoln, NE 68521-4463

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

- 22679062 EDI: BANKAMER.COM Mar 04 2015 01:23:00 Bank of America, PO Box 982235, El Paso, TX 79998
- 22679063 EDI: BANKAMER.COM Mar 04 2015 01:23:00 Bank of America, PO Box 851001, Dallas, TX 75285-1001
- 22679065 +EDI: CAPITALONE.COM Mar 04 2015 01:23:00 Capital One Bank, Attn: General Correspondence, PO Box 30285, Salt Lake City, UT 84130-0285
- 22679066 EDI: CAPITALONE.COM Mar 04 2015 01:23:00 Capital One Bank (USA), N.A., PO Box 6492, Carol Stream, IL 60197-6492
- 22679077 +E-mail/Text: jdean@oaktrust.com Mar 04 2015 01:46:46 Oak Trust Credit Union, 1811 W. Diehl Road, Suite 700, Naperville, IL 60563-6425

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

- 22679059 ABN AMRO Mortgage Group
- 22679067 ##+Dr. Frank W. Sek, 4606 W. Elm Street, McHenry, IL 60050-4015
- 22679072 ##Moraine Emergency Physicians, PO Box 8759, Philadelphia, PA 19101-8759

TOTALS: 1, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 05, 2015

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2015 at the address(es) listed below:

- David L. Stretch on behalf of Debtor Paul R Dulberg stretchlaw@gmail.com
- Megan G Heeg heeg@egblc.com, IL55@ecfcbis.com
- Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov

TOTAL: 3